



Helping Montana consumers make informed decisions on homeowners insurance

MONTANA



2008

Homeowners,
Condominium and
Renters Insurance
Rate Comparison Guide



MONTANA STATE AUDITOR
JOHN MORRISON

COMMISSIONER OF INSURANCE
COMMISSIONER OF SECURITIES

Protecting Montana's Consumers



**Montana State Auditor
John Morrison**

John Morrison was elected Montana State Auditor, the Commissioner of Insurance and Securities in November 2000 and was re-elected in 2004. One of his top priorities as State Auditor has been to increase the accessibility and affordability of all types of insurance for Montana families through legislative and regulatory efforts. He has worked to protect Montana's consumers while maintaining a competitive insurance market.



Dear Montana Consumer:

I am pleased to provide you with a copy of the 2008 Homeowners, Condominium and Renters Insurance Rate Comparison Guide. One of my goals as insurance commissioner is to help you be an informed buyer. It is my belief that an important factor in maintaining a healthy, competitive marketplace is providing consumers with the tools they need to compare insurance rates.

This guide gives you a general idea of rates available in Montana. For specific information, you must contact the individual insurance companies.

Comparison shopping takes time, but can save you money. I encourage you to put this guide to work for you. If you have any questions or need additional assistance, please feel free to contact the Policyholder Services Division by phone or through our Web site at www.sao.mt.gov. Our toll-free number outside Helena is 1-800-332-6148 and the number in Helena is 444-2040.

Sincerely,

A handwritten signature in black ink that reads "John Morrison".

John Morrison
Montana State Auditor &
Insurance Commissioner

About this guide:

This guide compares how much Montana homeowners, renters, and condominium owners might pay for insurance coverage in nine geographic areas: Billings, Bozeman, Butte, Glendive, Great Falls, Helena, Kalispell, Missoula, and Scobey. For each area, a premium (cost) is calculated for in-city and rural residences. The rural premiums are based on a fire protection class code of 9, which is outside of the city limits. Twelve companies that sell the most homeowners insurance in Montana chose to participate in our survey.

If you find any terms, phrases or concepts confusing, we encourage you to read the *Montana Consumer's Guide to Homeowners Insurance*, a very good companion to this guide.

How to use this guide:

The premium quotes from the insurance companies listed in this guide are:

- Based on the amount you pay every year, in which the full amount has been paid when your coverage begins.
- Based on three years of previous coverage.
- Based on owner occupied dwellings (with the exception of example 7.)
- Based on dwellings with no plumbing, wiring, or heating /cooling updates, with the exception of example 5.
- Based on structures of frame construction. Generally, companies offer discounts for masonry or fire resistive structures.
- Based on rates in effect as of January 1, 2008. If a company's rates have changed since then, these quotes may no longer be accurate. (**Please** keep in mind the premiums quoted are only examples. Your individual situation may include other factors that will be reflected in the premiums quoted to you.)
- Based on the assumption that previous insurance exists and that this is for new business and not a renewal.
- Based on the coverages explained in each example. For instance, flood and earthquake coverages are not included.

Coverage:

The examples in this guide contain the companies' specific coverages for the following policy types:

HO3 – refers to a standard homeowner policy that insures contents and structure for hazards that are named in the policy. It also provides medical and liability coverages.

HO4 – refers to a standard renter policy that covers contents only and also provides some medical and liability coverage.

HO6 – refers to the standard condominium unit owner's policy that covers contents, inner walls, medical, and liability coverages.

Insurers:

Not every insurer will offer you coverage, because different insurers have different requirements that must be met in order to become insured.

Lastly, if you have any questions or concerns regarding any type of insurance, please call our office at 1-800-332-6148. We would be glad to assist you.

How to use this guide:

Nine different insurance scenarios are outlined. Find the example that best matches your situation. Refer to the corresponding chart in the following pages and find your geographic region. The chart accompanying each example outlines the quotes received from insurers responding to our survey.

Example 1

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$225,000 and the owners want to purchase insurance for that amount. The owners have a Labrador retriever. There have been no claims in the last three years and the owners just replaced the composite roof last year.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 1 most closely matches your insurance situation, refer to example 1 chart for sample rate quotes.

Example 2

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$160,000 and the owners want to purchase insurance for that amount. The owners have a Labrador retriever. One year ago the composite roof was damaged due to a hailstorm and it was replaced by the carrier at a cost of \$8,000. There have been no other claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 2 most closely matches your insurance situation, refer to example 2 chart for sample rate quotes.

Example 3

These premiums apply to a single family, well maintained home, with a wood stove. This 5-year-old home has a replacement cost of \$275,000 and the owners want to purchase insurance for that amount. The owners have a miniature poodle. There have been no claims in the last three years and the original composite roof is in excellent shape.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 3 most closely matches your insurance situation, refer to example 3 chart for sample rate quotes.

Example 4

These premiums apply to single family, well maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$350,000 and the owners want to purchase \$150,000 of coverage. There have been no claims in the last three years. The original plumbing, wiring, and heating/cooling has not been replaced and the composite roof is ten years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 4 most closely matches your insurance situation, refer to example 4 chart for sample rate quotes.

Example 5

These premiums apply to single family, well maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$350,000 and the owners want to purchase insurance for that amount. There have been no claims in the last three years. The plumbing, wiring, and heating/cooling were updated two years ago, and the composite roof is two years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 5 most closely matches your insurance situation, refer to example 5 chart for sample rate quotes.

Example 6

These premiums apply to a well maintained condominium in a 10 unit complex built in 2000 without wood stoves. The contents are valued at \$80,000. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000 and Medical Payments \$1,000 per person. Coverage is on a replacement cost basis; all other coverages are rated according to an HO6 or comparable policy. Coverage for the structure and any improvements is not included.

If example 6 most closely matches your insurance situation, refer to example 6 chart for sample rate quotes.

Example 7

These premiums apply to a renter in a 2-story apartment complex with 15 units built in 1990 without wood stoves. The contents are valued at \$50,000. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000 and Medical Payments \$1,000 per person. Coverage is on a replacement cost basis, all other coverages are rated according to an HO4 or comparable policy.

If example 7 most closely matches your insurance situation, refer to example 7 chart for sample rate quotes.

Example 8

These premiums apply to a single family who owns a \$180,000 modular home, purchased for that amount with no wood stove. The home is 3 years old and is on a permanent foundation. The original composite roof is in good shape. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 8 most closely matches your insurance situation, refer to example 8 chart for sample rate quotes.

Example 9

These premiums apply to a single family, well maintained home, without a wood stove. This new home has a replacement cost of \$325,000 and the owners want to purchase insurance for that amount. Six months ago the original home was destroyed by fire and rebuilt.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 9 most closely matches your insurance situation, refer to example 9 chart for sample rate quotes.

The following pages outline the rate quotes from insurers responding to our survey and correspond to each example listed.

EXAMPLE 1

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$225,000 and the owners want to purchase insurance for that amount. The owners have a Labrador Retriever. There have been no claims in the last three years and the owners just replaced the composite roof last year.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co	1076	1502	619	863	654	912	1196	1671	832	1162	804	1121	675	941	648	902	1114	1554
Allstate Property & Casualty	1490	1917	1010	1236	1068	1307	1368	1679	989	1267	1555	2003	1010	1236	1021	1307	1268	1555
AMCO Ins. Co	1127	1573	649	903	684	954	1253	1750	872	1216	842	1174	707	986	678	946	1166	1628
American International Ins. Co.	1248	2112	1050	1776	1050	1776	1248	2112	1050	1776	1050	1776	1050	1776	1050	1776	1248	2112
American Reliable Ins. Co.																		
American Reliable Ins. Co.	1226	2329	981	1864	981	1864	1226	2329	981	1864	981	1864	981	1864	981	1864	1226	2329
Austin Mutual Ins. Co.	1270	1929	772	1172	772	1172	1270	1929	963	1463	772	1172	772	1172	772	1172	963	1463
Fire Insurance Exchange	840	1011	921	1023	950	1055	1311	1453	1033	1245	835	1054	809	1020	645	813	1281	1419
Liberty Mutual Fire Ins. Co.	1119	1523	840	1016	840	1016	1343	1626	909	1236	1073	1382	748	1016	727	988	1267	1531
Mnt West Farm Bur.Mut. Ins. Co	1091	1451	742	940	807	1022	1302	1649	893	1187	769	1022	807	1022	694	923	1171	1484
State Farm Fire and Casualty	1707	1707	723	723	796	796	2232	2232	1157	1157	1102	1102	1016	1016	967	967	1707	1707
United Services Auto Association	859	987	673	833	673	737	901	987	641	833	641	737	673	737	641	833	901	987
USAA Casualty Ins. Co.	938	1079	735	910	735	805	985	1079	700	910	700	805	735	805	700	910	985	1079

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 2

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$160,000 and the owners want to purchase insurance for that amount. The owners have a Labrador Retriever. One year ago the composite roof was damaged due to a hailstorm and it was replaced by the carrier at a cost of \$8,000. There have been no other claims in the last three years

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co	809	1129	467	650	493	687	900	1256	627	874	606	844	509	709	489	680	838	1169
Allstate Property & Casualty	1304	1677	887	1083	938	1146	1199	1469	869	1111	1361	1751	887	1083	896	1146	1112	1361
AMCO Ins. Co	848	1182	490	681	516	719	943	1316	657	915	635	883	533	742	512	713	878	1125
American International Ins. Co.	985	1662	830	1398	830	1398	985	1662	830	1398	830	1398	830	1398	830	1398	985	1662
American Reliable Ins. Co.	1034	1965	827	1572	827	1572	1034	1965	827	1572	827	1572	827	1572	827	1572	1034	1965
American Reliable Ins. Co.	1034	1965	827	1572	827	1572	1034	1965	827	1572	827	1572	827	1572	827	1572	1034	1965
Austin Mutual Ins. Co.	932	1415	566	860	566	860	932	1415	707	1073	566	860	566	860	566	860	707	1073
Fire Insurance Exchange	823	990	872	968	899	999	1281	1420	961	1157	791	997	767	967	612	771	1213	1344
Liberty Mutual Fire Ins. Co.	1021	1389	766	928	766	928	1225	1483	829	1126	979	1261	682	928	663	901	1155	1397
Mnt West Farm Bur. Mut. Ins. Co	804	1069	547	693	595	753	959	1215	658	875	566	753	595	753	512	680	863	1094
State Farm Fire and Casualty	1364	1364	577	577	635	635	1781	1781	923	923	879	879	812	812	772	772	1364	1364
United Services Auto Association	931	1071	729	903	729	799	977	1071	695	903	695	799	729	799	695	903	977	1071
USAA Casualty Ins. Co.	1018	1170	797	987	797	873	1068	1170	759	987	759	873	797	873	759	987	1068	1170

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 3

These premiums apply to a single family, well maintained home, with a wood stove. This 5-year-old home has a replacement cost of \$275,000 and the owners want to purchase insurance for that amount. The owners have a miniature poodle. There have been no claims in the last three years and the original composite roof is in excellent shape.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	1089	1521	627	875	663	923	1212	1694	844	1177	815	1135	685	954	656	916	1128	1576
Allstate Property & Casualty	1585	2034	1082	1319	1143	1394	1458	1784	1060	1352	1654	2124	1082	1319	1093	1394	1352	1654
AMCO Ins. Co.	1143	1594	657	917	694	967	1270	1774	884	1233	853	1190	717	999	688	959	1182	1651
American International Ins. Co.	1442	2446	1212	2055	1212	2055	1442	2446	1212	2055	1212	2055	1212	2055	1212	2055	1442	2446
American Reliable Ins. Co.	1295	2434	1043	1954	1043	1954	1295	2434	1043	1954	1043	1954	1043	1954	1043	1954	1295	2434
American Reliable Ins. Co.	1295	3434	1043	1954	1043	1954	1295	2434	1043	1954	1043	1954	1043	1954	1043	1954	1295	2434
Austin Mutual Ins. Co.	1379	2094	858	1302	858	1302	1379	2094	1058	1607	858	1302	858	1302	858	1302	1058	1607
Fire Insurance Exchange	859	1034	956	1062	986	1095	1342	1487	1081	1302	867	1094	839	1059	670	844	1331	1474
Liberty Mutual Fire Ins. Co.	1085	1475	814	984	814	984	1300	1576	882	1199	1040	1339	724	984	705	957	1227	1484
Mtn West Farm Bur. Mut. Ins. Co.	1132	1485	789	983	853	1064	1339	1680	937	1226	815	1064	853	1064	742	967	1211	1518
State Farm Fire and Casualty	1794	1794	779	779	854	854	2333	2333	1225	1225	1170	1170	1081	1081	1031	1031	1794	1794
United Services Auto Association	1030	1184	807	999	807	884	1081	1184	769	999	769	884	807	884	769	999	1081	1184
USAA Casualty Ins. Co.	1126	1295	882	1092	882	966	1182	1295	840	1092	840	966	882	966	840	1092	1182	1295

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 4

These premiums apply to a single family, well maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$350,000 and the owners want to purchase \$150,000 of coverage. There have been no claims in the last three years. The original plumbing, wiring, and heating/cooling has not been replaced and the composite roof is ten years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	1684	2358	963	1349	1018	1426	1876	2626	1300	1822	1256	1757	1052	1473	1009	1412	1745	2442
Allstate Property & Casualty	2055	2653	1385	1701	1466	1801	1886	2320	1356	1744	2146	2772	1385	1701	1400	1801	1746	2146
AMCO Ins. Co.	1765	2470	1009	1412	1066	1493	1965	2749	1362	1906	1314	1839	1100	1541	1056	1479	1827	2558
American International Ins. Co.	844	1420	712	1196	712	1196	844	1420	712	1196	712	1196	712	1196	712	1196	844	1420
American Reliable Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
American Reliable Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Austin Mutual Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fire Insurance Exchange	607	730	639	709	659	731	942	1043	701	843	579	729	563	708	452	567	886	981
Liberty Mutual Fire Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mtn West Farm Bur. Mut. Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
State Farm Fire and Casualty	994	994	412	412	455	455	1304	1304	669	669	637	637	585	585	556	556	994	994
United Services Auto Association	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USAA Casualty Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 5

These premiums apply to a single family, well maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$350,000 and the owners want to purchase insurance for that amount. There have been no claims in the last three years. The plumbing, wiring, and heating/cooling were updated two years ago, and the composite roof is two years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	1457	2035	838	1170	885	1235	1622	2266	1127	1575	1088	1519	913	1275	877	1224	1509	2108
Allstate Property & Casualty	2208	2591	1354	1662	1433	1759	1842	2266	1325	1704	2097	2707	1354	1662	1368	1759	1706	2097
AMCO Ins. Co.	1527	2133	878	1225	926	1293	1698	2374	1181	1649	1140	1590	957	1335	917	1282	1581	2209
American International Ins. Co.	1750	2975	1468	2495	1468	2495	1750	2975	1468	2495	1468	2495	1468	2495	1468	2495	1750	2975
American Reliable Ins. Co.	1852	3518	1482	2815	1482	2815	1852	3518	1482	2815	1482	2815	1482	2815	1482	2815	1852	3518
American Reliable Ins. Co.	1852	3518	1482	2815	1482	2815	1852	3518	1482	2815	1482	2815	1482	2815	1482	2815	1852	3518
Austin Mutual Ins. Co.	1807	2745	1099	1668	1099	1668	1807	2745	1371	2083	1099	1668	1099	1668	1099	1668	1371	2083
Fire Insurance Exchange	993	1196	1117	1241	1150	1279	1554	1738	1271	1533	1010	1276	978	1236	780	984	1555	1740
Liberty Mutual Fire Ins. Co.	1163	1582	873	1057	873	1057	1397	1689	944	1284	1116	1436	777	1057	757	1027	1316	1592
Mtn West Farm Bur. Mut. Ins. Co.	1694	2253	1152	1460	1253	1588	2022	2561	1386	1844	1194	1588	1253	1588	1078	1434	1819	2305
State Farm Fire and Casualty	1841	1841	779	779	858	858	2408	2408	1248	1248	1188	1188	1096	1096	1043	1043	1841	1841
United Services Auto Association	1400	1609	1097	1358	1097	1201	1470	1609	1044	1358	1044	1201	1097	1201	1044	1358	1470	1609
USAA Casualty Ins. Co.	1530	1759	1199	1484	1199	1313	1606	1759	1142	1484	1142	1313	1199	1313	1142	1484	1606	1759

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 6

These premiums apply to a well maintained condominium in a 10 unit complex built in 2000 without wood stoves. The contents are valued at \$80,000. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person. Coverage is on a replacement cost basis, all other coverages are rated according to an HO6 or comparable policy. Coverage for the structure and any improvements is not included.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	285	392	234	317	238	324	276	380	270	368	254	347	254	346	261	356	282	385
Allstate Insurance Co.	408	560	352	459	352	459	428	560	408	560	408	560	352	459	333	459	428	560
AMCO Ins. Co.	299	410	244	333	250	339	290	397	282	385	267	364	267	364	274	373	296	404
American International Ins. Co.	493	740	456	682	456	682	493	740	456	682	456	682	456	682	456	682	493	740
American Reliable Ins. Co.	276	386	276	386	276	386	276	386	276	386	276	386	276	386	276	386	276	386
American Reliable Ins. Co.	276	386	276	386	276	386	276	386	276	386	276	386	276	386	276	386	276	386
Austin Mutual Ins. Co.	458	578	429	543	429	543	458	578	458	578	429	543	429	543	429	543	458	578
Fire Insurance Exchange	319	375	299	327	323	354	302	330	295	351	285	335	290	341	299	351	341	373
Liberty Mutual Fire Ins. Co.	418	640	376	577	376	577	418	640	403	617	403	617	376	577	376	577	403	617
Mtn West Farm Bur. Mut. Ins. Co.	337	363	343	370	343	370	337	363	343	370	343	370	343	370	343	370	337	363
State Farm Fire and Casualty	475	475	353	353	353	353	499	499	416	416	416	416	353	353	353	353	475	475
United Services Auto Association	147	148	125	147	125	125	147	148	125	147	125	147	125	125	125	147	147	148
USAA Casualty Ins. Co.	148	155	125	149	125	125	148	155	125	149	125	149	125	125	125	149	148	155

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 7

These premiums apply to a renter in a two-story apartment complex with 15 units built in 1990 without wood stoves. The contents are valued at \$50,000. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000 and Medical Payments \$1,000 per person. All other coverages are rated according to an HO4 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	249	355	197	281	203	289	241	343	232	331	218	310	217	310	224	320	246	349
Allstate Indemnity Co.	297	408	257	333	257	333	313	408	297	408	297	408	257	333	243	333	313	408
AMCO Ins. Co.	261	372	207	294	210	300	252	358	244	347	228	326	228	325	234	335	256	365
American International Ins. Co.	339	494	319	462	319	462	339	494	319	462	319	462	319	462	319	462	339	494
American Reliable Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
American Reliable Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Austin Mutual Ins. Co.	327	413	308	390	308	390	327	413	327	413	308	390	308	390	308	390	327	413
Fire Insurance Exchange	278	326	260	284	280	306	265	289	261	311	249	292	253	296	261	306	296	324
Liberty Mutual Fire Ins. Co.	373	571	338	519	338	519	373	571	346	530	346	530	338	519	338	519	346	530
Mtn West Farm Bur. Mut. Ins. Co.	219	240	223	245	223	245	219	240	223	245	223	245	223	245	223	245	219	240
State Farm Fire and Casualty	342	342	283	283	283	283	387	387	363	363	363	363	283	283	283	283	342	342
United Services Auto Association	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149
USAA Casualty Ins. Co.	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149	149

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 8

These premiums apply to a single family who owns a \$180,000 modular home, purchased for that amount with no wood stove. The home is 3 years old and is on a permanent foundation. The original composite roof is in good shape. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	609	848	353	490	372	516	677	943	472	657	456	634	384	534	368	512	630	877
Allstate Property & Casualty	1020	1307	698	850	737	898	939	1147	684	871	1064	1364	698	850	705	898	871	1064
AMCO Ins. Co.	639	889	369	513	390	541	710	988	495	688	478	664	402	559	387	536	661	920
American International Ins. Co.	926	1563	780	1315	780	1315	926	1563	780	1315	780	1315	780	1315	780	1315	926	1563
American Reliable Ins. Co.	949	1803	759	1442	759	1442	949	1803	759	1442	759	1442	759	1442	759	1442	949	1803
American Reliable Ins. Co.	949	1803	759	1442	759	1442	949	1803	759	1442	759	1442	759	1442	759	1442	949	1803
Austin Mutual Ins. Co.	886	1346	538	818	538	818	886	1346	673	1021	538	818	538	818	538	818	673	1021
Fire Insurance Exchange	579	695	620	688	640	710	898	994	688	828	564	709	546	687	438	549	860	952
Liberty Mutual Fire Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mtn West Farm Bur. Mut. Ins. Co.	676	899	460	582	500	633	807	1022	553	736	476	633	500	633	430	572	726	919
State Farm Fire and Casualty	1095	1095	463	463	511	511	1430	1430	742	742	707	707	651	651	620	620	1095	1095
United Services Auto Association	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USAA Casualty Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 9

These premiums apply to a single family, well maintained home, without a wood stove. This new home has a replacement cost of \$325,000 and the owners want to purchase insurance for that amount. Six months ago the original home was destroyed by fire and rebuilt.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	1312	1832	754	1053	797	1112	1460	2039	1016	1417	981	1367	823	1148	790	1101	1358	1898
Allstate Property & Casualty	2002	2583	1350	1656	1429	1754	1837	2259	1321	1699	2090	2699	1350	1656	1364	1754	1700	2090
AMCO Ins. Co.	1375	1919	791	1102	835	1165	1529	2136	1063	1484	1027	1432	861	1202	826	1154	1423	1988
American International Ins. Co.	1965	3339	1651	2804	1651	2804	1965	3339	1651	2804	1651	2804	1651	2804	1651	2804	1965	3339
American Reliable Ins. Co.	1669	3171	1336	2537	1336	2537	1669	3171	1336	2537	1336	2537	1336	2537	1336	2537	1669	3171
American Reliable Ins. Co.	1669	3171	1336	2537	1336	2537	1669	3171	1336	2537	1336	2537	1336	2537	1336	2537	1669	3171
Austin Mutual Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fire Insurance Exchange	1154	1391	1296	1411	1336	1485	1833	2049	1473	1801	1173	1483	1135	1435	905	1142	1832	2048
Liberty Mutual Fire Ins. Co.	1330	1810	999	1208	999	1208	1597	1933	1081	1470	1276	1642	889	1208	865	1175	1504	1822
Mtn West Farm Bur. Mut. Ins. Co.	1097	1459	746	945	811	1028	1309	1657	897	1193	773	1028	811	1028	698	928	1178	1492
State Farm Fire and Casualty	2051	2051	868	868	957	957	2681	2681	1390	1390	1325	1325	1219	1219	1162	1162	2051	2051
United Services Auto Association	1064	1223	833	1383	833	913	1117	1223	794	1032	794	913	833	913	794	1032	1117	1223
USAA Casualty Ins. Co.	1163	1337	911	1511	911	998	1221	1337	868	1128	868	998	911	998	868	1128	1221	1337

- Indicates that a company would not write the risk or that an affiliated company may write the risk.

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

CONSUMER CONTACTS FOR PARTICIPATING INSURANCE COMPANIES

ALLIED PROPERTY & CASUALTY INS. CO. Marsha Sharp 1100 Locust St Des Moines, IA 50391-0203 (800) 532-1436 ext 4272 www.alliedinsurance.com	AMERICAN RELIABLE INS. CO. 8655 E. Via de Ventura Ste E200 Scottsdale, AZ 85258 (480)483-8666 www.assurant.com	MOUNTAIN WEST FARM BUREAU Contact a local agent 931 Boulder Dr Laramie, WY 82070 (307) 745-4835 www.mwfbf.com
ALLSTATE PROPERTY & CASUALTY CO. ALLSTATE IND & ALLSTATE INSURANCE Marisol Herrera 2775 Sanders Rd. Suite A5 Northbrook, IL 60062-6127 (847)-402-7351 www.allstate.com	AUSTIN MUTUAL INS. CO. Terrel Madsen 10 Second ST NE Ste 300 Minneapolis, MN 55413 (612)378-8600 www.austinmutal.com	STATE FARM FIRE AND CASUALTY CO. Contact your local State Farm agent www.statefarm.com
AMCO INS. CO. Marsha Sharp 1100 Locust St Des Moines, IA 50391-0203 (800)532-1436 ext. 4272 www.alliedinsurance.com	FIRE INSURANCE EXCHANGE Angela Wedel 4680 Wilshire Blvd Los Angeles, CA 90010 (323) 932-3776 www.farmers.com	UNITED SERVICES AUTO ASSOCIATION USAA P&C Sales and Service 9800 Fredericksburg Rd. San Antonio, TX 78288 (800)-531-8722 EXT 82579 www.usaa.com
AMERICAN INTERNATIONAL INS. CO. 9350 Waxie Way, 3rd floor San Diego, CA 92123 (866)304-5047 www.aigpcg.com	LIBERTY MUTUAL FIRE INS. CO. 563 S Woodruff Ave Idaho Falls, ID 83402 (866)524-5221 www.libertmutual.com	USAA CASUALTY INS. CO. USAA P&C Sales and Service 9800 Fredericksburg Rd. San Antonio, TX 78288 (800) 531-8080 www.usaa.com

Compare Auto Insurance Rates Online



If you prefer, use the Montana State Auditor's website for quick and easy comparisons of auto and homeowner insurance rates.

Log onto the State Auditor's website at: www.sao.mt.gov.

Technical Notes:

Some of the companies that participated in this survey have differences in determining the premiums, which we wish to include:

- ***American International Insurance Co.***
For all examples per liability limits at \$300,000 rather than \$100,000.
- ***Liberty Mutual Fire Insurance Co.***
Examples 1, 2, 3, 5, & 9 - \$500.00 peril deductible with 1% wind deductible is utilized.
-
- ***State Farm Fire and Casualty Co. –***
For all examples, additional discounts may apply – see your local State Farm Agent. State Farm uses a subzone rating system that assigns one rate to an entire zip code. This subzone rating does not distinguish inside city limits versus outside city limits within the same zip code. Therefore, similar city and rural risks within the same zip code will have the same rate.
- ***United Services Automobile Association/USAA Casualty Ins Co***
USAA group Property and Casualty products are generally available to active duty U.S. military personnel and their families, National Guard and Selected Reserve officers and enlisted personnel, and recently retired or separated military personnel.

Compare Homeowners, Condominium and Renters Insurance Rates Online:

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MONTANA STATE AUDITOR
JOHN MORRISON

COMMISSIONER OF INSURANCE
COMMISSIONER OF SECURITIES

Protecting Montana's Consumers



Montana State Auditor's Office
840 Helena Avenue
Helena, MT 59601

Toll-Free Hotline
(Outside Helena)
1-800-332-6148
In Helena: 444-2040

Fax: 406-444-3497
TDD Phone: 406-444-3246

Website: www.sao.mt.gov
E-Mail: stateauditor@mt.gov